

## ABSTRACT OF THE DISCLOSURE

A wireless communication device and system is described which can operate without requiring a subscription with the service provider. The communication device can be connected with a storage device, such as a chip card, which includes an identification number of the service provider and a replenishable credit balance that can be replenished offline or online using a banking affiliation of the user. The device can also include an electronic signature to facilitate secure transactions. The chip card may also be used as a conventional cash or credit card.